PROVINCE OF BRITISH COLUMBIA

Sixth Annual Report

of the Business Done in Pursuance of the

PUBLIC SERVICE BENEFIT PLAN ACT

YEAR ENDED MARCH 31

1982

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To: The Honourable HENRY P. BELL-IRVING, D.S.O., O.B.E., E.D.,
Lieutenant-Governor of the Province of British Columbia

MAY IT PLEASE YOUR HONOUR:

The undersigned respectfully submits the Annual Report of the business done under the *Public Service Benefit Plan Act* during the fiscal year ended March 31, 1982.

JAMES R. CHABOT
Provincial Secretary and
Minister of Government Services

Office of the Provincial Secretary and
Minister of Government Services
Victoria, British Columbia
January 31, 1983

The Honourable James R. Chabot,
Provincial Secretary and
Minister of Government Services,
Victoria, British Columbia

SIR:

I have the honour to lay before you the Annual Report of the business done under the *Public Service Benefit Plan Act* during the fiscal year ended March 31, 1982.

Respectfully submitted,

J. W. COOK
Acting Superannuation Commissioner

January 31, 1983

PUBLIC SERVICE BENEFIT PLAN ACT

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PART I

GROUP LIFE INSURANCE PLAN

For the Period
April 1, 1981 to March 31, 1982

GROUP LIFE INSURANCE PLAN
SUMMARY OF PREMIUMS AND BENEFITS

For the Period
April 1, 1981 to March 31, 1982

Premiums: The premiums paid under policy 6878GL(3) for the benefit during the period were:

a) $0.46 per $1,000.00 per month for insurance where the employee was formerly insured under policy 6878GL(1),

b) $0.57 per $1,000.00 per month for insurance where the employee was formerly insured under policy 6878GL(2),

c) $0.75 per employee per month for insurance where the employee was formerly insured under policy G65-1325, and

d) $0.30 per $1,000.00 per month for insurance for all other employees.

Benefits: The benefits under the policy are described below. An employee can be insured under only one of the (a), (b), and (d) below. Additionally, if the employee is insured under either (a) or (b) below then the employee may also elect voluntarily to be insured under (c) below.

a) **Employees Insured Under Former Policy 6878GL(1)**
The amount of insurance is determined from a schedule based on the employee's monthly earnings. The minimum amount of insurance is $3,000.00, the maximum $20,000.00.

b) **Employees Insured Under Former Policy 6878GL(2)**
The amount of insurance for each employee is $5,000.00.

c) **Employees Insured Under Former Policy G65-1325**
The amount of insurance is determined from a schedule based on the employee's attained age. The minimum amount of insurance is $300.00, the maximum $10,000.00. The amount of insurance reduces as the employee gets older.

d) **All Other Employees**
The amount of insurance for each full-time employee is equal to 200% of the employee's annual earnings rounded to the next higher multiple of $1,000.00. The minimum amount of insurance is $25,000.00.

Carrier: The Great-West Life Assurance Company underwrites policy 6878GL(3).

GROUP LIFE INSURANCE PLAN

SCHEDULE NO. 1

Death Claim Analysis

Total Amount of Claims	$5,452,000
Total Number of Claims	117

Male	92
Female	25
	117

	Number	Amount of Claim
		$
Age at Death		
Under 30 Years	2	69,000
30–39 Years	7	317,000
40–49 Years	14	712,000
50–59 Years	49	2,341,000
60 Years and Over	45	2,013,000
	117	5,452,000
Length of Service		
Less than 10 Years	54	2,635,000
10–19 Years	43	1,820,000
20–29 Years	14	720,000
30 Years and Over	6	277,000
	117	5,452,000

GROUP LIFE INSURANCE PLAN

SCHEDULE No. 2

Record of Death Claims by Date of Death

No. by Date of Death	Name of Employee	Service (Years)	Age	Date of Death	Amount of Claim	Date Paid
					$	
1.	SPRINGER, Robert	33	59	06.04.81	50,000	12.06.81
2.	WILSON, James Thomas	16	54	14.04.81	41,000	14.07.81
3.	KLETT, James Sebastian	31	57	17.04.81	45,000	15.07.81
4.	EAGLESHAM, John Robertson	7	56	22.04.81	34,000	18.06.81
5.	FAULKNER, Wendy (Miss)	10	42	22.04.81	33,000	19.11.81
6.	STAPLETON, Albert Edward	32	59	23.04.81	57,000	12.06.81
7.	OAKES, Katie Emily (Mrs.)	20	63	26.04.81	34,000	22.06.81
8.	RACINE, Richard Kenneth	6	26	27.04.81	42,000	22.06.81
9.	WILLIAMS, Barbara D. (Miss)	6	27	27.04.81	27,000	12.06.81
10.	GRONER, John H.	8	53	02.05.81	35,000	18.06.81
11.	PAUL, Vernon Otis	6	59	02.05.81	31,000	27.07.81
12.	ROSS, Chester Norman	12	61	02.05.81	33,000	27.07.81
13.	BUCKHAM, Alexander Fraser	5	67	03.05.81	9,000	25.03.82
14.	STACK, John Raymond	14	62	04.05.81	30,000	24.06.81
15.	PERKS, Michael	28	63	12.05.81	73,000	14.07.81
16.	TAKIMOTO, Toshio	15	60	16.05.81	32,000	28.09.81
17.	HAMILTON, Alvin George	16	53	17.05.81	41,000	14.07.81
18.	HART, Stanley	16	60	18.05.81	37,000	14.07.81
19.	ALMOND, George Lund	11	44	22.05.81	69,000	27.07.81
20.	MILLAN, Andrew Joseph	19	56	25.05.81	36,000	14.07.81
21.	CHICOYNE, Gerald Joseph	7	51	01.06.81	43,000	08.09.81
22.	SHEARER, Gordon Andrew	10	58	01.06.81	37,000	25.08.81
23.	GAMBLE, Charles Edward	16	56	02.06.81	54,000	27.07.81
24.	PETTKE, Patricia Mae W. (Mrs.)	14	50	02.06.81	33,000	04.08.81
25.	MacKINNON, Donald C.	21	62	03.06.81	73,000	27.07.81
26.	POPP, Audrey Mary (Mrs.)	32	60	03.06.81	35,000	01.10.81
27.	GROSS, Stella (Mrs.)	4	50	07.06.81	33,000	18.11.81
28.	BURROWES, Gilbert Wallace	12	61	11.06.81	37,000	27.07.81
29.	MURPHY, Marion Eleanor (Miss)	3	60	11.06.81	43,000	28.10.81
30.	MacGILLIVRAY, C. Allan	19	63	21.06.81	54,000	04.08.81
31.	PARK, Marilyn Glennis (Mrs.)	4	51	28.06.81	25,000	28.09.81
32.	COOPER, John Selwyn	11	62	30.06.81	51,000	28.09.81
33.	BROOMFIELD, Alex Lloyd	19	64	02.07.81	39,000	01.09.81
34.	ASHTON, Leonard Jack	29	55	05.07.81	74,000	28.09.81
35.	MALLORY, Frank P.	7	47	16.07.81	48,000	01.09.81
36.	WONG, Hing Won	19	49	20.07.81	34,000	15.09.81
37.	KYLE, Patrick Mark	35	61	23.07.81	33,000	15.10.81
38.	PELTIER, Joseph Ronald	9	44	24.07.81	34,000	24.09.81
39.	ROSENBLOOD, Merle Phylliss (Mrs.)	3	35	26.07.81	25,000	03.11.81
40.	EMERY, William Campbell	16	63	27.07.81	48,000	30.09.81
41.	HINCHCLIFFE, Linda Josephine (Mrs.)	1	39	27.07.81	37,000	01.10.81
42.	HAIGHT, Robert Frank	6	40	01.08.81	42,000	01.10.81
43.	STERR, Arden Carol	4	36	01.08.81	35,000	01.10.81
44.	CYR, James Arnold	2	30	04.08.81	45,000	16.12.81
45.	ROBERTSON, Neil R.	2	43	07.08.81	38,000	03.11.81
46.	STEWART, Clifford Edwin	11	64	08.08.81	36,000	21.05.82
47.	BANNERT, Raymond Frank	11	62	10.08.81	40,000	15.10.81
48.	BREWSTER, Bertram Harry	8	60	12.08.81	75,000	13.11.81
49.	MATHESON, Norman Edward	8	58	15.08.81	42,000	28.09.81
50.	HORVATH, Kalman	10	44	23.08.81	48,000	01.12.81
51.	FORTOWSKY, Leonard Michael	14	59	24.08.81	50,000	03.11.81
52.	FLOCKHART, Elizabeth Law (Mrs.)	10	56	03.09.81	37,000	16.12.81
53.	FORD, John Basil Joseph	8	61	06.09.81	41,000	03.11.81
54.	TAYLOR, William James	24	59	06.09.81	50,000	14.10.81
55.	BOUTHILLIER, Margaret Hazel (Mrs.)	4	52	16.09.81	34,000	10.11.81
56.	RALPH, Frank	24	62	17.09.81	39,000	04.02.82
57.	HAMILTON, Claude Ead	4	60	18.09.81	115,000	13.11.81
58.	RENWICK, Andrew John	9	34	18.09.81	58,000	13.11.81
59.	JENSEN, Arthur	10	58	24.09.81	37,000	04.02.82
60.	McKAY, Alexander Wood	13	60	24.09.81	45,000	24.11.81
61.	PAWSON, Ralph	14	58	24.09.81	36,000	18.11.81
62.	LYSTER, David Alfred	6.5	54	08.10.81	41,000	24.11.81
63.	McDOUGALL, Clyde Andrew	7	58	09.10.81	41,000	24.11.81
64.	MONTGOMERY, Juanita Beverley (Mrs.)	5	56	10.10.81	34,000	13.01.82
65.	WHITESEL, George Dennis	10	53	11.10.81	49,000	03.12.81

GROUP LIFE INSURANCE PLAN

SCHEDULE NO. 2—*Continued*

Record of Death Claims by Date of Death

No. by Date of Death	Name of Employee	Service (Years)	Age	Date of Death	Amount of Claim	Date Paid
					$	
66.	ALLAN, Alexander Stewart	15	43	24.10.81	51,000	24.11.81
67.	HOLM, Jacob	4	59	24.10.81	64,000	04.02.82
68.	MAVER, Margaret Elizabeth (Mrs.)	17	64	27.10.81	43,000	04.02.82
69.	TURNER, Mildred Joyce (Miss)	8	57	29.10.81	53,000	03.12.81
70.	LINDBERG, Audrey Doreen (Mrs.)	7	50	01.11.81	34,000	15.04.82
71.	HISCOCK, Stanley Lawrence	35	60	03.11.81	57,000	08.01.82
72.	LASSEN, Constance Elinor (Mrs.)	10	57	04.11.81	39,000	16.12.81
73.	MORROW, John Gordon	26	45	16.11.81	44,000	09.02.82
74.	VAAL-HENKE, Peter Gerhard	2	51	23.11.81	54,000	05.05.82
75.	ANDERSON, Lillian M. I. (Mrs.)	15	64	27.11.81	5,000	11.03.82
76.	GRIFFITHS, Patrick Francis	28	62	28.11.81	58,000	04.02.82
77.	HANSEN, Robert Stephen	2	42	04.12.81	53,000	22.03.82
78.	GIRARD, Violet Ann (Mrs.)	6	60	09.12.81	34,000	17.02.82
79.	DANIEL, James	12	62	10.12.81	59,000	17.02.82
80.	LASLO, John	24	60	16.12.81	35,000	17.02.82
81.	KELLY, Jean Harkness (Mrs.)	13	60	19.12.81	40,000	24.02.82
82.	OLSON, Erling Hiljard	2	62	22.12.81	39,000	07.09.82
83.	TOURIGNY, Arnold Joseph	14	64	31.12.81	27,000	15.03.82
84.	DAVIS, John Howard	6	56	04.01.82	48,000	17.02.82
85.	ANDERSON, Edward	13	59	05.01.82	46,000	24.02.82
86.	ANDREWS, Patsy Ann (Mrs.)	5	42	05.01.82	54,000	11.03.82
87.	LAY, Joyce Doreen (Mrs.)	9	52	09.01.82	35,000	05.03.82
88.	GUSTAFSON, Nore Lennart	5	54	18.01.82	63,000	30.03.82
89.	JOHNSTON, Maurice Albert	8	63	24.01.82	45,000	26.07.82
90.	CANDLISH, George	6	61	26.01.82	53,000	17.02.82
91.	WEEKS, Donald J.	2	59	26.01.82	58,000	05.08.82
92.	CHONG, John Kai Fook	2	62	27.01.82	45,000	22.03.82
93.	DANROTH, Clifford Malcolm	5	35	30.01.82	59,000	12.04.82
94.	BROMILOW, John Charles	7	63	03.02.82	41,000	25.03.82
95.	McRAE, Morris Albert	29	57	07.02.82	54,000	07.04.82
96.	BURDETT, Richard Franklin	22	61	08.02.82	45,000	11.03.82
97.	COBBIN, Jack MacDonald	7	55	14.02.82	63,000	21.04.82
98.	KEFFER, Leonard James	6	56	14.02.82	130,000	15.04.82
99.	MONTS, Jack Shannon	1 mo.	39	15.02.82	58,000	11.05.82
100.	LANE, Harold James	12	63	16.02.82	39,000	13.09.82
101.	MacLEAN, Ronald	19	53	16.02.82	55,000	10.06.82
102.	ANDERTON, Lorraine (Mrs.)	15	64	18.02.82	32,000	26.10.82
103.	KAYE, Dr. Kenneth E. P.	8	46	23.02.82	118,000	05.04.82
104.	VAN-BORN, Bernardus J.	12	47	24.02.82	46,000	05.05.82
105.	PEARCE, Lorne Andred	7	57	26.02.82	130,000	15.04.82
106.	WYLIE, Philip James	2	51	26.02.82	41,000	22.04.82
107.	BUXTON, Frederick Gordon	22	62	28.02.82	49,000	07.04.82
108.	WILLIAMS, Ernest	24	56	01.03.82	52,000	15.04.82
109.	CHARTIER, Philip John	8	60	02.03.82	38,000	19.05.82
110.	BEDELL, Roderick Orion	18	56	08.03.82	41,000	05.05.82
111.	BLACK, James Arthur	16	59	10.03.82	41,000	05.05.82
112.	BURKE, Marie Theresa (Mrs.)	3	53	13.03.82	34,000	05.05.82
113.	COSS, Eugene Philip	8	51	16.03.82	41,000	08.06.82
114.	DOWSETT, Helen Isobel	6	61	22.03.82	43,000	07.06.82
115.	CRAMPTON, Audrey Marguereta (Mrs.)	23	60	27.03.82	40,000	13.05.82
116.	LEONIDAS, Gus Constantine	19	64	30.03.82	94,000	05.05.82
117.	MORGAN, Arthur George	17	54	30.03.82	45,000	27.05.82

GROUP LIFE INSURANCE PLAN

SCHEDULE No. 3

Record of Death and Dismemberment Claims From Records of the Great-West Life Assurance Company Claims Reported and Charged to the Experience of the Government of British Columbia

During the Policy Year	Number of Claims	Amount of Death Claims Paid	Amount of Dismemberment Claims Paid	Conversion Charges	Total and Permanent Disability Reserve Charges
		$	$	$	$
1960–1961	26	115,000		130	2,250
1961–1962	40	188,000		1,365	12,000
1962–1963	41	174,000		292	5,250
1963–1964	38	173,000		975	182 Cr.
1964–1965	36	181,000		2,470	10,957
1965–1966	59	305,000		1,495	390
1966–1967	43	208,000		1,950	12,750
1967–1968	67	419,000		1,300	10,500
1968–1969	58	558,000		2,600	28,500
1969–1970	66	593,000		1,235	44,250
1970–1971	66	599,000		1,170	109,000
1971–1972	72	684,000		4,615	88,200
1972–1973	89	1,052,000		4,562	90,700
1973–1974	86	1,112,000		5,100	9,830
1974–1975	66	932,500		6,262	68,920
1975–1976	97	2,040,500		4,875	237,025
1976–1977	109	3,229,000		5,325	371,856
1977–1978	99	3,667,000		16,200	366,981 Cr.
1978–1979	98	3,510,000		12,250	16,500 Cr.
1979–1980	76	3,054,000		2,940	569,285 Cr.
1980–1981	129	5,325,000	78,000	10,020	115,500 Cr.
1981–1982	117	5,452,000	19,000	9,015	34,750 Cr.

GROUP LIFE INSURANCE PLAN

SCHEDULE No. 4

FINANCIAL SUMMARY

For the Period April 1, 1981 to March 31, 1982

	$	$
Gross Premium		6,260,419.94
Interest Credit		
Surplus Account	425,331.66	
Cash Flow	38,949.08	
Interest on Claims Payment	117,297.50 Dr.	
	346,983.24	346,983.24
Claims Paid or Incurred		
Death Claims	5,452,000.00	
Dismemberment Claims	19,000.00	
Conversion Charges	9,015.00	
	5,480,015.00	5,480,015.00
Assurance Company Retention (3.39% of billed premiums plus 2.32% of incurred claims)		339,413.27
Surplus 1981/82		787,974.91
Fund Balance March 31, 1981		2,848,624.88
Fund Balance March 31, 1982		3,636,599.79

	Claims Fluctuation Reserve	Disabled Life Reserve*	Surplus
	$	$	$
Balance at March 31, 1981	1,458,714.93	1,172,500.00	217,409.95
Change in 1981/82	106,390.06	(34,750.00)	716,334.85
Balance at March 31, 1982	1,565,104.99	1,137,750.00	933,744.80

* This reserve was established for waiver of premium claimants:

a) from former policies 6878GL(1) and 6878GL(2) and

b) from policy 6878GL(3) when the claimant is not receiving a benefit from the Long Term Disability Plan.

GROUP LIFE INSURANCE PLAN

SCHEDULE NO. 5

Comparative Statistics

Policy Year	Number of Contributors	Amount of Coverage	Premium and Other Income	Incurred Claims	Retention by Insurance Company	Claims Fluctuation Reserve	Disabled Life Reserve	Surplus
		$	$	$	$	$	$	$
1960–1961	8,482	35,973,000	162,399	127,968	9,565			24,866
1961–1962	8,457	36,939,000	175,309	202,207	8,264			(35,162)
1962–1963	8,774	40,669,000	193,188	180,465	9,575			3,148
1963–1964	9,193	44,380,000	215,961	175,278	10,237			30,446
1964–1965	9,523	48,605,000	239,748	195,978	10,416			33,354
1965–1966	11,317	59,576,000	349,075	314,013	14,553			20,509
1966–1967	13,641	73,874,000	396,959	224,982	13,246			158,731
1967–1968	13,973	119,262,000	484,965	434,311	20,169			30,485
1968–1969	15,138	144,094,900	738,368	602,922	28,015			107,431
1969–1970	15,704	162,803,400	849,565	642,158	30,829			176,578
1970–1971	15,938	182,162,700	946,321	729,592	34,394			182,335
1971–1972	18,470	211,873,300	1,121,259	789,673	37,494			294,092
1972–1973	18,923	243,209,600	1,241,971	1,150,716	47,383			43,872
1973–1974	20,396	265,483,600	1,424,228	1,124,821	48,999			250,408
1974–1975	21,867	345,670,600	1,729,867	977,514	49,659			702,694
1975–1976	28,182	816,772,000	3,026,497	2,448,094	115,605	196,530		266,268
1976–1977	29,215	938,473,000	3,499,562	3,725,483	158,902	(20,201)		(364,622)
1977–1978	33,711	1,190,567,000	3,918,186	2,863,720	150,257	805,853		98,356
1978–1979	34,551	1,256,400,000	4,633,701	3,459,406	178,330	414,318		581,647
1979–1980*	37,106	1,447,354,000	3,466,922	2,644,270	140,742	(95,049)	1,288,000	(511,041)
1980–1981	38,093	1,620,202,000	5,839,663	5,413,020	238,078	157,263	(115,500)	146,802
1981–1982	39,679	1,857,253,000	6,607,403	5,480,015	339,413	106,390	(34,750)	716,335

* The anniversary date was changed from August 1 to April 1 so that 1979/80 experience is only for an eight (8) month period.

GROUP LIFE INSURANCE PLAN

SCHEDULE NO. 6

NATIONAL LIFE POLICY G65-1325

Comparative Statistics

Policy Year	Number of Contributors	Premium Per Year	Number of Claims	Total Amount of Claims Incurred
		$		$
1965–1966	7,270	45,939	17	38,425
1966–1967	7,899	70,154	17	46,450
1967–1968	8,853	73,364	41	67,370
1968–1969	9,277	82,314	36	78,665
1969–1970	9,782	86,260	32	64,410
1970–1971	10,008	88,790	42	65,605
1971–1972	11,577	100,968	40	88,455
1972–1973	12,082	106,974	61	116,430
1973–1974	13,113	113,438	54	116,430
1974–1975	14,196	123,675	36	86,860
1975–1976	1,523	72,570	27	57,410
1976–1977	770	14,001	8	20,270
1977–1978	146	5,312	2	1,225
1978–1979	13	300	1	390
1979–1980	8	39	—	—
1980–1981	—	—	—	—
1981–1982	—	—	1	420

Effective September 30, 1979 the active contributors were transferred to policy 6878GL(3) issued by the Great-West Life Assurance Company. The Waiver of Premium claimants continued under policy G65-1325 issued by the National Life Assurance Company. At March 31, 1982 there were 17 claimants insured for $10,392.50 on which a $3,007 reserve is being held.

PART II

SHORT TERM ILLNESS AND INJURY PLAN

For the Period
April 1, 1981 to March 31, 1982

SHORT TERM ILLNESS AND INJURY PLAN
SUMMARY OF BENEFITS

For the Period
April 1, 1981 to March 31, 1982

A benefit is paid to an employee who is unable to work because of illness or injury. The amount of the benefit and the period for which it is paid is dependent upon the length of time the employee has been actively employed.

In each calendar year a regular employee is entitled to receive six days of benefit at full pay, thereafter the employee is entitled to receive a reduced benefit as follows:

a) If the employee has less than three months active employment there is no additional benefit.

b) If the employee has at least three but less than six months active employment, the employee is entitled to receive a benefit of 66⅔% of full pay to a maximum weekly benefit of $189 (effective January 1, 1982 the maximum increased to $210). This benefit is payable for a maximum of 15 weeks.

c) If the employee has at least six months active employment, the employee is entitled to receive a benefit of 75% of full pay. This benefit is payable for a maximum of six months.

An auxiliary employee who has been employed for 13 weeks continuously at a minimum of 23 hours a week is entitled to receive a benefit of 66⅔% of full pay to a maximum weekly benefit of $189 (effective January 1, 1982 the maximum increased to $210). This benefit is payable for a maximum of 15 weeks.

SHORT TERM ILLNESS AND INJURY PLAN

SCHEDULE NO. 1

STATISTICAL SUMMARY—BY MINISTRY

For the Period April 1, 1981 to March 31, 1982

Ministry	Number of Regular Employees	Number of Absences	Days Lost	Absences /Employee	Days Lost /Employee
Agriculture and Food	528	845	1,980.9	1.60	3.75
Attorney General	4,633	9,818	27,442.9	2.11	5.92
Consumer and Corporate Affairs	2,197	4,048	11,356.2	1.84	5.17
Education	506	874	2,011.7	1.72	3.97
Energy, Mines and Petroleum Resources	341	380	872.5	1.11	2.55
Environment	1,313	1,951	4,578.0	1.48	3.48
Finance	1,186	1,902	4,040.2	1.60	3.40
Forests	2,887	3,912	11,353.2	1.35	3.93
Health	6,714	15,087	47,495.1	2.24	7.07
Human Resources	5,173	8,574	27,195.3	1.65	5.25
Industry and Small Business Development	148	258	482.5	1.74	3.26
Intergovernmental Relations	38	31	71.5	0.81	1.88
Labour	642	922	3,138.5	1.43	4.88
Lands, Parks and Housing	978	1,538	3,784.0	1.57	3.86
Municipal Affairs	120	222	577.3	1.85	4.81
Provincial Secretary and Government Services	1,046	2,054	4,443.0	1.96	4.24
Tourism	101	162	462.5	1.60	4.57
Transportation and Highways	6,068	12,632	39,173.8	2.08	6.46
Universities, Science and Communications	100	213	417.0	2.13	4.17
Miscellaneous	425	574	1,663.7	1.35	3.91
TOTAL	35,144	65,997	192,539.8	1.88	5.48

SHORT TERM ILLNESS AND INJURY PLAN

SCHEDULE NO. 2

FINANCIAL SUMMARY—BY MINISTRY

For the Period April 1, 1981 to March 31, 1982

Ministry	Number of Regular Employees	Level of Benefits			Total	Cost Per Employee
		100%	75%	66⅔%		
		$	$	$	$	$
Agriculture and Food	528	96,186.76	53,639.06	—	149,825.82	283.76
Attorney General	4,633	1,077,972.41	917,487.13	291.83	1,995,751.37	430.76
Consumer and Corporate Affairs	2,197	397,080.46	382,914.36	65.36	780,060.18	355.06
Education	506	91,700.02	63,359.88	112.79	155,172.69	306.66
Energy, Mines and Petroleum Resources	341	46,028.47	21,055.23	—	67,083.70	196.72
Environment	1,313	231,755.68	138,982.54	32.44	370,770.66	282.38
Finance	1,186	164,928.91	117,672.02	32.67	282,633.60	238.30
Forests	2,887	521,703.31	361,647.15	—	883,350.46	305.97
Health	6,714	1,593,540.13	1,669,190.91	97.18	3,262,828.22	485.97
Human Resources	5,173	898,806.76	979,113.48	179.14	1,878,099.38	363.05
Industry and Small Business Development	148	35,552.28	12,381.63	—	47,933.91	323.87
Intergovernmental Relations	38	3,531.74	2,849.22	—	6,380.96	167.92
Labour	642	151,372.41	137,617.76	519.34	289,509.51	450.94
Lands, Parks and Housing	978	155,672.11	121,695.81	16.22	277,384.14	283.62
Municipal Affairs	120	37,409.73	11,170.56	—	48,580.29	404.83
Provincial Secretary and Government Services	1,046	201,088.19	134,208.42	—	335,296.61	320.55
Tourism	101	37,504.48	11,398.51	—	48,902.99	484.18
Transportation and Highways	6,068	1,442,719.35	1,295,449.96	786.87	2,738,956.18	451.38
Universities, Science and Communications	100	22,605.39	6,099.06	—	28,704.45	287.04
Miscellaneous	425	48,842.21	54,671.34	129.80	103,643.45	243.87
TOTAL	35,144	7,256,000.80	6,492,604.03	2,263.64	13,750,868.57	391.27

PART III

LONG TERM DISABILITY PLAN

For the Period
April 1, 1981 to March 31, 1982

LONG TERM DISABILITY PLAN
SUMMARY OF PREMIUMS AND BENEFITS

For the Period
April 1, 1981 to March 31, 1982

Financing: The benefits are self-insured by the Province of British Columbia. A reserve fund is being accumulated to ensure that the long term liabilities accruing under the Plan are appropriately funded.

Benefits: A monthly benefit is paid to an employee who has been totally disabled for a continuous six-month period and who has exhausted any accrued sick bank credit.

The monthly Long Term Disability benefit:

a) while the employee has a sick bank balance to be used on a day for day basis, is the employee's full monthly earnings as at the date of disability. The benefit continues until the sick bank is exhausted.

b) when an employee has no sick bank or after the sick bank is exhausted, is a monthly benefit equal to the sum of:

(i) 66⅔% of the first $1,500 of basic monthly earnings, and
(ii) 50% of the basic monthly earnings in excess of $1,500.

Note: Effective August 1, 1981 the benefit formula was amended so as to provide a monthly benefit equal to the sum of:

(i) 66⅔% of the first $1,700 of basic monthly earnings, and
(ii) 50% of the basic monthly earnings in excess of $1,700.

Claims Administrator: Great-West Life Assurance Company

LONG TERM DISABILITY PLAN

SCHEDULE NO. 1

STATEMENT OF FINANCIAL POSITION

As at March 31, 1982

ASSETS

	$
Cash in Treasury	961,143
Accounts Receivable	330,672
Accrued Interest on Investments	1,036,706
Investments	
Short-term	25,868,023
Long-term	2,333,275
	30,529,819

LIABILITY AND FUND BALANCE

Liability	
Accounts Payable	1,194,874
Disabled Fund Reserve	24,105,053
Unreported Claims Reserve	6,291,611
Fund Deficit	(1,061,719)
	30,529,819

LONG TERM DISABILITY PLAN

SCHEDULE NO. 2

EXPERIENCE STATEMENT—DISTRIBUTION BY EMPLOYER

For the Period April 1, 1981 to March 31, 1982

	Crown	B.C. Buildings Corporation	B.C. Ferry Corporation	B.C. Systems Corporation	Emergency Health Services Commission	Independent Councils	B.C. Transit	Total
	$	$	$	$	$	$	$	$
Gross Premium	9,358,516	405,740	846,167	131,797	24,669	14,466	33,811	10,815,166
Interest Credit	4,170,068	311,561	316,676	198,098	28,387	7,087	13,922	5,045,799
Claims Paid or Insured								
Disability Benefit Payments	4,952,335	308,172	428,336	7,221				5,696,064
Other Employee Benefits	222,904	11,307	19,494	479				254,184
Change in Disabled Life Reserve	5,388,460	335,225	245,963	(106,931)				5,862,717
Change in Unreported Claims Reserve	419,233	22,884	(59,619)	(125,061)				257,437
Claims Administration Charges	238,566	11,147	16,364					266,077
Net Increase in 1981/82	2,307,086	28,566	512,305	554,187	53,056	21,553	47,733	3,524,486
Fund Balance at March 31, 1981	(5,053,241)	125,108	(418,107)	579,977	110,309	23,810	45,939	(4,586,205)
Fund Balance at March 31, 1982	(2,746,155)	153,674	94,198	1,134,164	163,365	45,363	93,672	(1,061,719)

LONG TERM DISABILITY PLAN

SCHEDULE NO. 3

STATISTICAL SUMMARY—TOTAL BY MONTH

For the Period April 1, 1981 to March 31, 1982

Month	Number of New Claims Submitted	Number of Re-opened Claims	Number of Terminated Claims	Number of New Claims Declined	Number of Open Claims at Month End	Number of Claims on Which First Payment Made in Month	Number of Claims Starting New 12 Month Period
April, 1981	39	1	24	1	626	17	31
May	32	2	20	4	636	25	20
June	29	2	32	6	629	30	15
July	39	4	17	2	653	39	49
August	30	1	17	2	665	17	34
September	29	2	22	3	671	33	32
October	32	4	28	5	674	29	50
November	35	4	25	3	678	35	41
December	38	2	31	8	679	32	38
January, 1982	46	4	31	3	695	32	26
February	27	2	34	4	686	32	32
March	32	5	47	7	669	24	45
	408	33	328	48	669	345	413

PART IV

EXTENDED HEALTH CARE PLAN

For the Period
April 1, 1981 to December 31, 1981

Administered by:
The Great-West Life Assurance Company

EXTENDED HEALTH CARE PLAN
SUMMARY OF PREMIUMS AND BENEFITS

For the Period
April 1, 1981 to December 31, 1981

Financing: The Extended Health Care Plan is financed on a "cost plus" basis.

Administration Charges: Prior to December 31, 1981, 8.33% of claims paid plus premium tax.

Benefits: The Plan pays 80% of eligible expenses subject to an annual deductible of $25.00 as follows:

Charges for prescription drugs (integrated with Pharmacare).

Cost of emergency ambulance service.

Fees of a registered nurse where special duty acute care was required.

Fees of a Physiotherapist.

Fees of a Podiatrist.

Fees of a Chiropractor.

Fees of a Naturopathic Physician.

Reasonable charges for physicians in emergency cases while travelling outside British Columbia.

Hospital charges made for co-insurance in British Columbia.

"Out-of-province" charges in the event of emergency while travelling or on vacation.

"Eyeglass Option" including lenses or frames ($50 maximum).

Claims Administrator: Great-West Life Assurance Company—for claims incurred in 1981.
Note: Medical Services Association assumed administration of the Plan effective January 1, 1982, see Part VI.

EXTENDED HEALTH CARE PLAN

SCHEDULE NO. 1

FINANCIAL SUMMARY

For the Period
April 1, 1981 to December 31, 1981

	$	$
Gross Premium		998,956.09
Interest Debit		
Cash Flow	14,657.72	
Other Funds	7,383.49	
	22,041.21	22,041.21
Claims Paid		
Claims Paid	1,419,513.83	
Claims Reserve Fund	(55,548.00)	
	1,363,965.83	1,363,965.83
Insurance Company Retention		95,640.42
Fund Deficit, December 31, 1981		(482,691.37)
Fund Surplus, March 31, 1981		188,557.37
Current Fund Deficit		(294,134.00)
Great-West Life Assurance Company's Termination Liability		294,134.00
Final Fund Balance		0

EXTENDED HEALTH CARE PLAN

SCHEDULE NO. 2

FINANCIAL SUMMARY BY EMPLOYER GROUP

For the Period April 1, 1981 to December 31, 1981

Group No.	Group Name	Total Claims	Total Administration	Grand Total
		$	$	$
0001	Regular Employees—B.C.G.E.U. and Management Executives in Government	876,341	56,763	933,104
0002	British Columbia Ferry Corporation	80,034	4,571	84,605
0003	Regular Employees—Liquor Distribution Branch	57,556	2,734	60,290
0004	Queen's Printer	3,807	221	4,028
0005	Labour Relations Board	1,538	129	1,667
0006	Regular Employees—Registered Nurses and Registered Psychiatric Nurses Association	53,294	3,074	56,368
0007	Executive—Registered Psychiatric Nurses Association	—	—	—
0008	Members of the Legislative Assembly	668	63	731
0009	First Citizens Fund and Native Indian Fund	146	13	159
0010	Regular Employees—Professional Employees Association	33,055	1,765	34,820
0011	British Columbia Buildings Corporation	47,313	2,310	49,623
0012	British Columbia Systems Corporation	12,602	860	13,462
0013	Royal Commission, British Columbia Railway	—	—	—
0014	Emergency Health Services Commission	3,499	211	3,710
0015	Auxiliary Employees—B.C.G.E.U. and Management Executives in Government	26,722	1,647	28,369
0016	Auxiliary Employees—Liquor Distribution Branch	2,052	143	2,195
0018	Auxiliary Employees—Registered Nurses and Registered Psychiatric Nurses Association	189	14	203
0019	LTD—B.C.G.E.U. and Management Executives in Government	41,318	2,848	44,166
0020	LTD—Professional Employees Association	—	—	—
0021	Crystal Gardens	—	—	—
0022	B.C. Transit	1,099	95	1,194
0023	British Columbia Steamship Company (1975) Ltd.	1,443	95	1,538
0024	LTD—Liquor Distribution Branch	9,894	833	10,727
0025	LTD—Registered Nurses and Registered Psychiatric Nurses Association	1,766	133	1,899
0026	LTD—British Columbia Buildings Corporation	2,358	96	2,454
0027	LTD—British Columbia Systems Corporation	166	17	183
0028	LTD—British Columbia Ferry Corporation	3,930	266	4,196
0029	LTD—Emergency Health Services Commission	—	—	—
0030	LTD—Queen's Printer	563	49	612
0031	LTD—B.C. Transit	—	—	—
0032	Academic Council	—	—	—
0033	LTD—Independent Councils	—	—	—
0034	Boards of Review	546	22	568
0035	LTD—Labour Relations Board	—	—	—
0036	Essential Services Advisory Agency	12	1	13
0037	LTD—Essential Services Advisory Agency	—	—	—
0038	Management Advisory Council	—	—	—
0039	Occupational Training Council	13	1	14
0040	Science Council	20	2	22
0041	Universities Council	40	4	44
0042	Auxiliary Employees—Professional Employees Association	1,685	179	1,864
0099	British Columbia Public Service Pensioners	155,844	16,481	172,325
	TOTALS	1,419,513	95,640	1,515,153

EXTENDED HEALTH CARE PLAN

SCHEDULE No. 3

SUMMARY OF EMPLOYEES COVERED BY GROUP

For the Period December 31, 1981

Group No.	Group Name	Status 1	Status 2	Status 3	Total
0001	Regular Employees—B.C.G.E.U. and Management Executives in Government	6,018	6,937	13,420	26,375
0002	British Columbia Ferry Corporation	474	538	1,179	2,191
0003	Regular Employees—Liquor Distribution Branch	351	451	833	1,635
0004	Queen's Printer	24	24	63	111
0005	Labour Relations Board	17	12	11	40
0006	Regular Employees—Registered Nurses and Registered Psychiatric Nurses Association	508	392	1,102	2,002
0007	Executive—Registered Psychiatric Nurses Association	1	—	1	2
0008	Members of the Legislative Assembly	3	12	40	55
0009	First Citizens Fund and Native Indian Fund	—	—	—	—
0010	Regular Employees—Professional Employees Association	131	203	574	908
0011	British Columbia Buildings Corporation	164	331	665	1,160
0012	British Columbia Systems Corporation	151	131	239	521
0013	Royal Commission, British Columbia Railway	—	—	—	—
0014	Emergency Health Services Commission	28	23	50	101
0015	Auxiliary Employees—B.C.G.E.U. and Management Executives in Government	995	556	733	2,284
0016	Auxiliary Employees—Liquor Distribution Branch	143	70	75	288
0018	Auxiliary Employees—Registered Nurses and Registered Psychiatric Nurses Association	3	3	5	11
0019	LTD—B.C.G.E.U. and Management Executives in Government	91	180	163	434
0020	LTD—Professional Employees Association	—	—	—	—
0021	Crystal Gardens	3	6	—	9
0022	B.C. Transit	17	18	14	49
0023	British Columbia Steamship Company (1975) Ltd.	39	20	27	86
0024	LTD—Liquor Distribution Branch	5	17	16	38
0025	LTD—Registered Nurses and Registered Psychiatric Nurses Association	5	4	6	15
0026	LTD—British Columbia Buildings Corporation	8	12	11	31
0027	LTD—British Columbia Systems Corporation	—	—	—	—
0028	LTD—British Columbia Ferry Corporation	8	21	16	45
0029	LTD—Emergency Health Services Commission	—	—	—	—
0030	LTD—Queen's Printer	—	2	—	2
0031	LTD—B.C. Transit	—	—	—	—
0032	Academic Council	1	2	1	4
0033	LTD—Independent Councils	—	—	—	—
0034	Boards of Review	7	10	10	27
0035	LTD—Labour Relations Board	—	—	—	—
0036	Essential Services Advisory Agency	2	—	—	2
0037	LTD—Essential Services Advisory Agency	—	—	—	—
0038	Management Advisory Council	1	—	1	2
0039	Occupational Training Council	1	3	1	5
0040	Science Council	1	1	1	3
0041	Universities Council	3	1	1	5
0042	Auxiliary Employees—Professional Employees Association	30	7	11	48
0099	British Columbia Public Service Pensioners	2,781	3,570	279	6,630
	TOTALS	12,014	13,557	19,548	45,119

Status 1—Single Member
Status 2—Member and One Dependent
Status 3—Member and Two or More Dependents

PART V

DENTAL PLAN

For the Period
April 1, 1981 to December 31, 1981

Administered by:
The Great-West Life Assurance Company

DENTAL PLAN
SUMMARY OF PREMIUMS AND BENEFITS

For the Period
April 1, 1981 to December 31, 1981

Financing: The Dental Plan is financed on a "cost-plus" basis.

Administration Charges: Prior to December 31, 1981
4.5% of claims paid plus flat fee of $1,800 per month, plus premium tax

Benefits: The Plan pays a percentage of eligible expenses incurred by participating eligible employees for services provided under parts A, B and C as follows:

PART A
Diagnostic services.
Preventive services.
Endodontics.
Periodontic services.
Oral surgery.
Restorative services.
Prosthetic repair services and relines.

PART B
Crowns, bridges and dentures.

PART C
Orthodontics.

The percentage of the eligible expense covered was:

	PART	
Management, British Columbia Government Employees' Union, Registered Nurses and Registered Psychiatric Nurses and Professional Office Staff Nurses, Professional Employees Association, Miscellaneous and Other Groups	A	100%
	B	50%
	C	50%

Claims Administrator: Great-West Life Assurance Company—for claims paid in 1981.
Note: Medical Services Association assumed administration of this plan on January 1, 1982, see Part VI.

DENTAL PLAN

SCHEDULE NO. 1

FINANCIAL SUMMARY

For the Period
April 1, 1981 to December 31, 1981

	$	$
Gross Premium		9,493,285.36
Interest Credit (changes)		
Cash Flow	98,039.24	
Other Funds	(273,364.91)	
	(175,325.67)	(175,325.67)
Claims Paid		8,663,732.47
Insurance Company Retention		
Current year retention	591,165.97	
Contract termination adjustment	5,493.45	
	596,659.42	596,659.42
Fund Surplus December 31, 1981		57,567.80
Fund Deficit March 31, 1981		(57,567.80)
Final Fund Balance		0

DENTAL PLAN

SCHEDULE No. 2

FINANCIAL SUMMARY BY EMPLOYER GROUP

For the Period April 1, 1981 to December 31, 1981

Group No.	Group Name	Dental Claims Paid			Total Claims Paid	Retention Charge	Total
		Part A	Part B	Part C			
		$	$	$	$	$	$
0001	Regular Employees—B.C.G.E.U. and Management Executives in Government	4,747,809	915,510	269,802	5,933,121	410,059	6,343,180
0002	British Columbia Ferry Corporation	387,114	62,532	23,721	473,367	31,397	504,764
0003	Regular Employees—Liquor Distribution Branch	273,957	52,201	13,128	339,286	22,504	361,790
0004	Queen's Printer	22,111	2,407	920	25,438	1,687	27,125
0005	Labour Relations Board	7,706	587	8	8,301	551	8,852
0006	Regular Employees—Registered Nurses and Registered Psychiatric Nurses Association	350,874	84,044	31,360	466,278	30,927	497,205
0007	Executive—Registered Psychiatric Nurses Association	460	—	225	685	45	730
0008	Members of the Legislative Assembly	12,875	3,839	168	16,882	1,120	18,002
0009	First Citizens Fund and Native Indian Fund	80	—	—	80	5	85
0010	Regular Employees—Professional Employees Association	228,630	38,606	16,620	283,856	18,827	302,683
0011	British Columbia Buildings Corporation	219,949	38,872	11,758	270,579	17,947	288,526
0012	British Columbia Systems Corporation	110,903	12,329	3,456	126,688	8,398	135,086
0013	Royal Commission, British Columbia Railway	—	—	—	—	—	—
0014	Emergency Health Services Commission	18,213	4,906	29	23,148	1,535	24,683
0015	Auxiliary Employees—B.C.G.E.U. and Management Executives in Government	438,090	69,798	8,608	516,496	34,257	550,753
0016	Auxiliary Employees—Liquor Distribution Branch	47,818	8,514	1,699	58,031	3,849	61,880
0018	Auxiliary Employees—Registered Nurses and Registered Psychiatric Nurses Association	1,674	—	180	1,854	123	1,977
0019	LTD—B.C.G.E.U. and Management Executives in Government	39,053	8,796	1,267	49,116	3,258	52,374
0020	LTD—Professional Employees Association	—	—	—	—	—	—
0021	Crystal Gardens	3,181	—	—	3,181	211	3,392
0022	B.C. Transit	8,842	694	100	9,636	639	10,275
0023	British Columbia Steamship Company (1975) Ltd.	15,783	3,747	—	19,530	1,295	20,825
0024	LTD—Liquor Distribution Branch	5,698	2,032	—	7,730	513	8,243
0025	LTD—Registered Nurses and Registered Psychiatric Nurses Association	1,470	1,216	—	2,686	178	2,864
0026	LTD—British Columbia Buildings Corporation	2,350	1,020	—	3,370	224	3,594
0027	LTD—British Columbia Systems Corporation	128	—	—	128	8	136
0028	LTD—British Columbia Ferry Corporation	4,443	442	645	5,530	367	5,897
0029	LTD—Emergency Health Services Commission	—	—	—	—	—	—
0030	LTD—Queen's Printer	831	—	—	831	55	886
0031	LTD—B.C. Transit	—	—	—	—	—	—
0032	Academic Council	2,465	—	—	2,465	163	2,628
0033	LTD—Independent Councils	—	—	—	—	—	—
0034	Boards of Review	5,079	—	—	5,079	337	5,416
0035	LTD—Labour Relations Board	—	—	—	—	—	—
0036	Essential Services Advisory Agency	450	—	—	450	30	480
0037	LTD—Essential Services Advisory Agency	—	—	—	—	—	—
0038	Management Advisory Council	302	—	—	302	20	322
0039	Occupational Training Council	572	—	—	572	38	610
0040	Science Council	(88)	—	—	(88)	(6)	(94)
0041	Universities Council	1,243	—	—	1,243	82	1,325
0042	Auxiliary Employees—Professional Employees Association	7,881	—	—	7,881	523	8,404
	TOTALS	6,967,946	1,312,092	383,694	8,663,732	591,166	9,254,898

DENTAL PLAN

SCHEDULE No. 3

SUMMARY OF EMPLOYEES COVERED BY GROUP

For the Period Ending December 31, 1981

Group No.	Group Name	Status 1	Status 2	Status 3	Total
0001	Regular Employees—B.C.G.E.U. and Management Executives in Government	6,018	6,937	13,420	26,375
0002	British Columbia Ferry Corporation	474	538	1,179	2,191
0003	Regular Employees—Liquor Distribution Branch	351	451	833	1,635
0004	Queen's Printer	24	24	63	111
0005	Labour Relations Board	17	12	11	40
0006	Regular Employees—Registered Nurses and Registered Psychiatric Nurses Association	508	392	1,102	2,002
0007	Executive—Registered Psychiatric Nurses Association	1	—	1	2
0008	Members of the Legislative Assembly	3	12	40	55
0009	First Citizens Fund and Native Indian Fund	—	—	—	—
0010	Regular Employees—Professional Employees Association	131	203	574	908
0011	British Columbia Buildings Corporation	164	331	665	1,160
0012	British Columbia Systems Corporation	151	131	239	521
0013	Royal Commission, British Columbia Railway	—	—	—	—
0014	Emergency Health Services Commission	28	23	50	101
0015	Auxiliary Employees—B.C.G.E.U. and Management Executives in Government	995	556	733	2,284
0016	Auxiliary Employees—Liquor Distribution Branch	143	70	75	288
0018	Auxiliary Employees—Registered Nurses and Registered Psychiatric Nurses Association	3	3	5	11
0019	LTD—B.C.G.E.U. and Management Executives in Government	91	180	163	434
0020	LTD—Professional Employees Association	—	—	—	—
0021	Crystal Gardens	3	6	—	9
0022	B.C. Transit	17	18	14	49
0023	British Columbia Steamship Company (1975) Ltd.	39	20	27	86
0024	LTD—Liquor Distribution Branch	5	17	16	38
0025	LTD—Registered Nurses and Registered Psychiatric Nurses Association	5	4	6	15
0026	LTD—British Columbia Buildings Corporation	8	12	11	31
0027	LTD—British Columbia Systems Corporation	—	—	—	—
0028	LTD—British Columbia Ferry Corporation	8	21	16	45
0029	LTD—Emergency Health Services Commission	—	—	—	—
0030	LTD—Queen's Printer	—	2	—	2
0031	LTD—B.C. Transit	—	—	—	—
0032	Academic Council	1	2	1	4
0033	LTD—Independent Councils	—	—	—	—
0034	Boards of Review	7	10	10	27
0035	LTD—Labour Relations Board	—	—	—	—
0036	Essential Services Advisory Agency	2	—	—	2
0037	LTD—Essential Services Advisory Agency	—	—	—	—
0038	Management Advisory Council	1	—	1	2
0039	Occupational Training Council	1	3	1	5
0040	Science Council	1	1	1	3
0041	Universities Council	3	1	1	5
0042	Auxiliary Employees—Professional Employees Association	30	7	11	48
	TOTALS	9,233	9,987	19,269	38,489

Status 1—Single Member
Status 2—Member and One Dependent
Status 3—Member and Two or More Dependents

PART VI

EXTENDED HEALTH CARE
and
DENTAL PLAN

For the Period
January 1, 1982 to March 31, 1982

Administered by:
Medical Services Association

EXTENDED HEALTH CARE PLAN
SUMMARY OF PREMIUMS AND BENEFITS

For the Period
January 1, 1982 to March 31, 1982

Financing: The Extended Health Care Plan is financed on a "cost-plus" basis.

Administration Charges: Subsequent to January 1, 1982, the administrative charge is 2.1% of claims paid, plus time and materials cost.

Benefits: The Plan pays 80% of eligible expenses subject to an annual deductible of $25.00 as follows:

- Charges for prescription drugs (integrated with Pharmacare).
- Cost of emergency ambulance service.
- Fees of a registered nurse where special duty acute care was required.
- Fees of a Physiotherapist.
- Fees of a Podiatrist.
- Fees of a Chiropractor.
- Fees of a Naturopathic Physician.
- Reasonable charges for physicians in emergency cases while travelling outside British Columbia.
- Hospital charges made for co-insurance in British Columbia.
- "Out-of-province" charges in the event of emergency while travelling or on vacation.
- "Eyeglass Option" including lenses or frames ($50 maximum).

Claims Administrator: Medical Services Association assumed administration of the Plan effective January 1, 1982.

DENTAL PLAN
SUMMARY OF PREMIUMS AND BENEFITS

For the Period
January 1, 1982 to March 31, 1982

Financing: The Dental Plan is financed on a "cost-plus" basis.

Administration Charges: Subsequent to January 1, 1982 the administrative charge is 2.1% of claims paid, plus time and materials cost.

Benefits: The Plan pays a percentage of eligible expenses incurred by participating eligible employees for services provided under parts A, B and C as follows:

PART A
Diagnostic services.
Preventive services.
Endodontics.
Periodontic services.
Oral surgery.
Restorative services.
Prosthetic repair services and relines.

PART B
Crowns, bridges and dentures.

PART C
Orthodontics.

The percentage of the eligible expense covered was:

	PART	
Management, British Columbia Government Employees' Union, Registered Nurses and Registered Psychiatric Nurses and Professional Office Staff Nurses, Professional Employees Association, Miscellaneous and Other Groups	A	100%
	B	50%
	C	50%

Claims Administrator: Medical Services Association assumed administration of this plan on January 1, 1982.

EXTENDED HEALTH CARE
and
DENTAL PLANS

SCHEDULE No. 1

COMBINED FINANCIAL SUMMARY

For the Period
January 1, 1982 to March 31, 1982

	$	$	$
Gross Premium			2,967,268
Claims Paid:			
Extended Health Care Plan	49,890		
Dental Plan	2,270,851		
		2,320,741	
Insurance Company Retention:			
Administrative Charges			
Extended Health Care Plan	1,049		
Dental Plan	47,689		
		48,738	
Time and Material Charges		28,604	
Interest:			
Net charge on daily amount due between insured and carrier		5,014	
Total Cost of Plan for the period			2,403,097
Plan Surplus			564,171

EXTENDED HEALTH CARE PLAN

SCHEDULE No. 2

FINANCIAL SUMMARY BY EMPLOYER GROUP

For the Period January 1, 1982 to March 31, 1982

Group No.	Group Name	Paid Claims	Administration Charges	Total
		$	$	$
10001	Regular Employees—B.C.G.E.U. and Management Executives in Government	29,604	622	30,226
10002	British Columbia Ferry Corporation	2,643	56	2,699
10003	Regular Employees—Liquor Distribution Branch	1,204	25	1,229
10004	Queen's Printer	130	3	133
10005	Labour Relations Board	30	1	31
10006	Regular Employees—Registered Nurses and Registered Psychiatric Nurses Association	1,821	38	1,859
10007	Executive—Registered Psychiatric Nurses Association	—	—	—
10008	Members of the Legislative Assembly	—	—	—
10009	First Citizens Fund and Native Indian Fund	—	—	—
10010	Regular Employees—Professional Employees Association	1,055	22	1,077
10011	British Columbia Buildings Corporation	1,007	21	1,028
10012	British Columbia Systems Corporation	550	12	562
10013	Royal Commission—British Columbia Railway	—	—	—
10014	Emergency Health Services Commission	125	3	128
10015	Auxiliary Employees—B.C.G.E.U. and Management Executives in Government	2,059	43	2,102
10016	Auxiliary Employees—Liquor Distribution Branch	50	1	51
10018	Auxiliary Employees—Registered Nurses and Registered Psychiatric Nurses Association	50	1	51
10019	LTD—B.C.G.E.U. and Management Executives in Government	1,065	22	1,087
10020	LTD—Professional Employees Association	—	—	—
10021	Crystal Gardens	—	—	—
10022	B.C. Transit	63	1	64
10023	British Columbia Steamship Company (1975) Ltd.	91	2	93
10024	LTD—Liquor Distribution Branch	90	2	92
10025	LTD—Registered Nurses and Registered Psychiatric Nurses Association	50	1	51
10026	LTD—British Columbia Buildings Corporation	—	—	—
10027	LTD—British Columbia Systems Corporation	—	—	—
10028	LTD—British Columbia Ferry Corporation	173	4	177
10029	LTD—Emergency Health Services Commission	—	—	—
10030	LTD—Queen's Printer	—	—	—
10031	LTD—B.C. Transit	—	—	—
10032	Academic Council	—	—	—
10033	LTD—Independent Councils	—	—	—
10034	Boards of Review	—	—	—
10035	LTD—Labour Relations Board	—	—	—
10036	Essential Services Advisory Agency	—	—	—
10037	LTD—Essential Services Advisory Agency	—	—	—
10038	Management Advisory Council	—	—	—
10039	Occupational Training Council	—	—	—
10040	Science Council	—	—	—
10041	Universities Council	—	—	—
10042	Auxiliary Employees—Professional Employees Association	—	—	—
10099	British Columbia Public Service Pensioners	8,030	169	8,199
	TOTALS	49,890	1,049	50,939

DENTAL PLAN

SCHEDULE No. 3

FINANCIAL SUMMARY BY EMPLOYER GROUP

For the Period January 1, 1982 to March 31, 1982

Group No.	Group Name	Dental Claims Paid			Total Claims	Administration Charges	Total
		Plan A	Plan B	Plan C			
		$	$	$	$	$	$
10001	Regular Employees—B.C.G.E.U. and Management Executives in Government	1,258,633	243,449	15,693	1,517,775	31,873	1,549,648
10002	British Columbia Ferry Corporation	111,131	22,602	770	134,503	2,825	137,328
10003	Regular Employees—Liquor Distribution Branch	78,359	14,852	1,071	94,282	1,980	96,262
10004	Queen's Printer	3,939	200	318	4,457	94	4,551
10005	Labour Relations Board	2,407	473	—	2,880	60	2,940
10006	Regular Employees—Registered Nurses and Registered Psychiatric Nurses Association	87,461	26,047	4,348	117,856	2,475	120,331
10007	Executive—Registered Psychiatric Nurses Association	92	—	—	92	2	94
10008	Members of the Legislative Assembly	2,446	176	—	2,622	55	2,677
10009	First Citizens Fund and Native Indian Fund	—	—	—	—	—	—
10010	Regular Employees—Professional Employees Association	60,149	13,198	2,305	75,652	1,589	77,241
10011	British Columbia Buildings Corporation	53,260	12,697	505	66,462	1,396	67,858
10012	British Columbia Systems Corporation	37,024	5,701	849	43,574	915	44,489
10013	Royal Commission—British Columbia Railway	—	—	—	—	—	—
10014	Emergency Health Services Commission	6,135	696	173	7,004	147	7,151
10015	Auxiliary Employees—B.C.G.E.U. and Management Executives in Government	130,155	14,978	255	145,388	3,053	148,441
10016	Auxiliary Employees—Liquor Distribution Branch	18,134	1,105	825	20,064	421	20,485
10018	Auxiliary Employees—Registered Nurses and Registered Psychiatric Nurses Association	2,607	175	90	2,872	60	2,932
10019	LTD—B.C.G.E.U. and Management Executives in Government	10,938	4,506	165	15,609	328	15,937
10020	LTD—Professional Employees Association	—	—	—	—	—	—
10021	Crystal Gardens	741	227	—	968	20	988
10022	B.C. Transit	2,856	170	100	3,126	66	3,192
10023	British Columbia Steamship Company (1975) Ltd.	4,569	1,731	—	6,300	132	6,432
10024	LTD—Liquor Distribution Branch	1,081	—	—	1,081	23	1,104
10025	LTD—Registered Nurses and Registered Psychiatric Nurses Association	1,029	—	—	1,029	22	1,051
10026	LTD—British Columbia Buildings Corporation	454	214	—	668	14	682
10027	LTD—British Columbia Systems Corporation	—	—	—	—	—	—
10028	LTD—British Columbia Ferry Corporation	1,096	347	—	1,443	30	1,473
10029	LTD—Emergency Health Services Commission	—	—	—	—	—	—
10030	LTD—Queen's Printer	52	319	—	371	8	379
10031	LTD—B.C. Transit	—	—	—	—	—	—
10032	Academic Council	177	—	70	247	5	252
10033	LTD—Independent Councils	—	—	—	—	—	—
10034	Boards of Review	933	176	30	1,139	24	1,163
10035	LTD—Labour Relations Board	—	—	—	—	—	—
10036	Essential Services Advisory Agency	73	—	—	73	2	75
10037	LTD—Essential Services Advisory Agency	—	—	—	—	—	—
10038	Management Advisory Council	434	—	—	434	9	443
10039	Occupational Training Council	228	—	—	228	5	233
10040	Science Council	—	—	—	—	—	—
10041	Universities Council	651	—	—	651	14	665
10042	Auxiliary Employees—Professional Employees Association	2,001	—	—	2,001	42	2,043
	TOTALS	1,879,245	364,039	27,567	2,270,851	47,689	2,318,540

EXTENDED HEALTH CARE and DENTAL PLAN

SCHEDULE No. 4

SUMMARY OF EMPLOYEES COVERED BY GROUP

For the Period January 1, 1982 to March 31, 1982

Group No.	Group Name	Status 1	Status 2	Status 3	Total
10001	Regular Employees—B.C.G.E.U. and Management Executives in Government	7,811	7,890	11,377	27,078
10002	British Columbia Ferry Corporation	597	657	951	2,205
10003	Regular Employees—Liquor Distribution Branch	411	535	673	1,619
10004	Queen's Printer	26	32	47	105
10005	Labour Relations Board	18	12	11	41
10006	Regular Employees—Registered Nurses and Registered Psychiatric Nurses Association	729	419	905	2,053
10007	Executive—Registered Psychiatric Nurses Association	1	—	1	2
10008	Members of the Legislative Assembly	13	11	31	55
10009	First Citizens Fund and Native Indian Fund	1	—	—	1
10010	Regular Employees—Professional Employees Association	169	228	543	940
10011	British Columbia Buildings Corporation	256	414	527	1,197
10012	British Columbia Systems Corporation	184	133	239	556
10013	Royal Commission, British Columbia Railway	—	—	—	—
10014	Emergency Health Services Commission	35	32	39	106
10015	Auxiliary Employees—B.C.G.E.U. and Management Executives in Government	1,119	583	744	2,446
10016	Auxiliary Employees—Liquor Distribution Branch	183	73	66	322
10018	Auxiliary Employees—Registered Nurses and Registered Psychiatric Nurses Association	4	5	5	14
10019	LTD—B.C.G.E.U. and Management Executives in Government	137	213	80	430
10020	LTD—Professional Employees Association	—	—	1	1
10021	Crystal Gardens	4	6	—	10
10022	B.C. Transit	22	17	18	57
10023	British Columbia Steamship Company (1975) Ltd.	43	22	20	85
10024	LTD—Liquor Distribution Branch	8	21	10	39
10025	LTD—Registered Nurses and Registered Psychiatric Nurses Association	8	3	3	14
10026	LTD—British Columbia Buildings Corporation	12	13	5	30
10027	LTD—British Columbia Systems Corporation	—	—	—	—
10028	LTD—British Columbia Ferry Corporation	9	21	7	37
10029	LTD—Emergency Health Services Commission	—	—	—	—
10030	LTD—Queen's Printer	—	2	—	2
10031	LTD—B.C. Transit	—	—	—	—
10032	Academic Council	3	1	1	5
10033	LTD—Independent Councils	—	—	—	—
10034	Boards of Review	9	13	5	27
10035	LTD—Labour Relations Board	—	—	—	—
10036	Essential Services Advisory Agency	2	—	—	2
10037	LTD—Essential Services Advisory Agency	—	—	—	—
10038	Management Advisory Council	2	—	1	3
10039	Occupational Training Council	1	3	1	5
10040	Science Council	1	1	1	3
10041	Universities Council	4	1	1	6
10042	Auxiliary Employees—Professional Employees Association	24	5	9	38
	TOTAL FOR DENTAL PLAN	11,846	11,366	16,322	39,534
10099	British Columbia Public Service Pensioners	2,990	3,443	223	6,656
	TOTALS FOR EXTENDED HEALTH CARE PLAN	14,836	14,809	16,545	46,190

Status 1—Single Member
Status 2—Member and One Dependent
Status 3—Member and Two or More Dependents

PART VII

PRE-RETIREMENT LEAVE, RETIREMENT ALLOWANCE* DEATH GRATUITY*

For the Period
April 1, 1981 to March 31, 1982

* Administered on behalf of the Public Service Commission

PRE-RETIREMENT LEAVE
RETIREMENT ALLOWANCE AND DEATH GRATUITY

SUMMARY OF BENEFITS

For the Period
April 1, 1981 to March 31, 1982

Pre-Retirement Leave: A benefit, equivalent to 50% of the employee's accumulated sick bank credits, which may be taken, at the employee's option, as a Cash Payment or as Time-Off at mandatory retirement age or at time of retirement if the employee is eligible for an immediate superannuation allowance under the Public Service Superannuation Fund.

Retirement Allowance:* A benefit paid to the employee, upon retirement, who has completed 20 years of continuous service and who is eligible for an immediate superannuation allowance under the *Pension (Public Service) Act*.

Death Gratuity:* A benefit paid to the spouse, dependent, estate or group life insurance beneficiary of an employee who dies in service.

* Administered on behalf of the Public Service Commission.

RETIREMENT ALLOWANCE AND DEATH GRATUITY

SCHEDULE No. 1

STATISTICAL SUMMARY OF EMPLOYEES RECEIVING BENEFITS—BY MINISTRY

For the Period
April 1, 1981 to March 31, 1982

Ministry	Retirement Allowance		Death Gratuity	
	No.	$	No.	$
Agriculture and Food	10	63,389.60	3	39,378.00
Attorney General	34	172,473.40	7	65,626.00
Consumer and Corporate Affairs	—	—	—	—
Education	7	36,021.40	—	—
Energy, Mines and Petroleum Resources	3	18,542.20	—	—
Environment	12	82,679.00	2	25,872.00
Finance	13	87,900.80	—	—
Forests	33	220,209.20	13	132,526.00
Health	51	193,486.44	15	151,622.00
Human Resources	24	109,152.40	5	53,743.00
Industry and Small Business Development	—	—	1	13,176.00
Intergovernmental Relations	1	3,620.63	—	—
Labour	6	44,264.80	—	—
Lands, Parks and Housing	14	75,135.95	2	30,276.00
Municipal Affairs	—	—	—	—
Provincial Secretary and Government Services	11	67,107.55	2	4,561.00
Tourism	—	—	—	—
Transportation and Highways	62	298,718.00	26	252,640.00
Universities, Science and Communications	—	—	1	9,855.00
Miscellaneous	—	—	—	—
TOTALS	281	1,472,701.37	77	779,275.00

PRE-RETIREMENT LEAVE
(50% SICK BANK ACCUMULATION)

SCHEDULE No. 2

STATISTICAL SUMMARY OF EMPLOYEES RECEIVING BENEFITS—BY MINISTRY

For the Period
April 1, 1981 to March 31, 1982

Ministry	Cash Payment		Time-off	
	No.	$	No.	$
Agriculture and Food	6	30,705.55	14	127,389.33
Attorney General	39	265,745.73	42	296,433.95
Consumer and Corporate Affairs	1	4,085.06	2	31,867.00
Education	8	84,728.42	4	21,947.87
Energy, Mines and Petroleum Resources	2	12,091.61	3	60,806.10
Environment	7	78,680.03	14	125,795.20
Finance	9	78,171.75	19	188,128.06
Forests	19	135,828.67	37	279,359.39
Health	42	193,259.59	61	296,264.33
Human Resources	27	94,918.88	32	220,800.29
Industry and Small Business Development	—	—	—	—
Intergovernmental Relations	—	—	—	—
Labour	6	47,876.54	5	42,735.69
Lands, Parks and Housing	7	46,521.64	8	141,648.06
Municipal Affairs	2	2,994.36	—	—
Provincial Secretary and Government Services	8	98,832.85	10	77,639.76
Tourism	—	—	1	1,834.45
Transportation and Highways	47	263,992.78	79	506,902.39
Universities, Science and Communications	—	—	1	3,374.30
Miscellaneous	—	—	—	—
TOTALS	231	1,438,433.46	332	2,422,926.17

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